

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Order Filed on September 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Ian Spence

Debtor.

Case No.: 17-10239 MBK

Adv. No.:

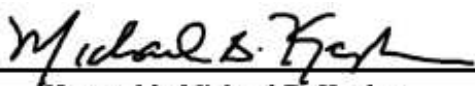
Hearing Date: 8/28/18 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS AND RESOLVING CREDITOR'S
MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 6, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Ian Spence

Case No: 17-10239 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CREDITOR'S
MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located 2012 LEXUS RX350, VIN: 2T2BK1BAXCC135894, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Nicholas Fitzgerald, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 23, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Trustee for payments due May 2018 through July 2018 for a default \$1,251.00 (3 plan payments @ \$417.00); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall cure the balance of the arrears by remitting \$834.00 directly to Trustee within seven days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall cure the balance of the arrears by remitting \$417.00 directly to Trustee within fourteen days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular plan payments are to resume August 1, 2018, directly to Trustee; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly plan payments are not made within thirty (30) days of the date said payment is due, Trustee may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Ian Spence
Debtor

Case No. 17-10239-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018.

db +Ian Spence, 1 Redfield Village, Apt 1 A, Metuchen, NJ 08840-3001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas Fitzgerald on behalf of Debtor Ian Spence nickfitz.law@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Sarah J. Crouch on behalf of Debtor Ian Spence nickfitz.law@gmail.com,
nadiafinacial@gmail.com; fitzgeraldnj@stratusbk.com; sarah@fitzgeraldcrouchlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6